

**TODAY'S VERSE**

John 10:10 The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly.

**FACES OF MONTGOMERY**

People who call our community their own.



John Edie was all smiles while selling tickets to the TASTE of Montgomery County recently. Thank you for your smile, John!

**THREE THINGS You Should Know:**

**1** The Teachers Friend Program is returning to Montgomery County, courtesy of the Volunteers for Mental Health in Montgomery County. Until it had to be paused due to Covid protocol in the schools, the Teachers Friend program, was administered by Volunteers for Mental Health in Montgomery County as a method to match volunteers to teachers who need an extra hand. Teachers register their needs with Volunteers for Mental Health, and community volunteers are matched to that teacher. Just visit the Volunteers for Mental Health website [www.vmhmc.org](http://www.vmhmc.org) and click on the yellow volunteer registration button to learn more details as well as choose your time and school for volunteering. You may also volunteer on the Montgomery County Leadership Academy POINT volunteer app <https://events.pointapp.org/11313>.

**2** The Indiana Supreme Court is hosting an event to discuss the benefits of the Indiana Commercial Courts. General counsel from Indiana businesses, lawyers, lawyer-legislators, and other business leaders are invited to the learning opportunity and reception. The event will take place on Wednesday at 2 p.m. Eastern at the Columbia Club (121 Monument Cir, Indianapolis, IN 46204). The reception follows at 5 p.m. Eastern. About 1,500 cases have been or are currently being resolved through commercial courts. The specialized docket is designed to handle challenging business-to-business disputes in a timely, cost effective, predictable, and fair manner.

**3** It's now easier for women in STEM fields pursuing careers in space related disciplines to learn, grow, and study in community. Leading Women Toward Space Careers is forming new connections in its initiative to provide women interested in space careers with support and guidance from industry professionals. The John Martinson Honors College announces the inaugural event of Leading Women Toward Space Careers. The event, set for 5:30 p.m. Thursday features an address by Robyn Gatens, director of NASA's International Space Station and NASA astronaut Kathy Thornton. The event will take place in The Honors College and Residences North building in Honors Hall. It is free to the public.

# The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

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## Boomer Bits

### Ask Rusty – Younger Widow Asks About Collecting Survivor Benefits

**Dear Rusty:** My husband died several years ago in 2019. It is my understanding that I should be receiving some portion of his Social Security payments. However, when I called to notify Social Security that he passed, they told me not to touch his last check because it would be taken back. I was 8 years younger than my husband, so I am still only 58. I also have always made more income than he did. How do I find out if there is some sort of residual that I should still be receiving? **Signed: Widowed Wife**

**Dear Widowed Wife:** The reason you were told "not to



ASK Rusty  
Social Security Advisor

**Social Security Matters**

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website ([amacfoundation.org/programs/social-security-advisory](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadviser@amacfoundation.org](mailto:ssadviser@amacfoundation.org).

touch" your husband's last check is because benefits are not payable for the month a person dies. Social Security pays benefits in the month following the month they are earned, so someone who dies before month ends isn't entitled to benefits for that month. Social Security

will, indeed, take that payment back. As a survivor, you aren't entitled to those benefits because they were awarded to your deceased husband and will be taken back because he didn't live the full month. As for any benefits you are

➔ See RUSTY Page A8

### Family Traditions Can Help Us Stay Healthy and Happy

(StatePoint) Health experts say that establishing and maintaining family traditions can boost overall well-being and vitality, especially as we age.

"As children become adults and move out of the house or away, the family traditions that bind us can sometimes get lost in the process," says Aparna Abburi, president of Medicare and CareAllies with Cigna, which provides insurance to hundreds of thousands of older adults through its Medicare plans. "Forming new traditions or reigniting old ones can keep us connected to loved ones, ultimately helping us feel more fulfilled, happier and healthier."

Here are some insights into the importance of traditions to

➔ See FAMILY Page A8

### Know Your Healthcare Options and Be Better Prepared with These Tips

(Family Features) As intently as ever, Americans may choose to weigh their options, read online reviews and shop around to ensure they are choosing the best product or service at the best price. Health care should not be any different. People want options for their health care, receiving personalized care at a reasonable price and at a location that is convenient and comfortable.

**1. Shop around for health care**

When people are not in an emergency situation, it is beneficial to shop around for the best price for health care services. Americans have a right to price transparency in health care, meaning they know the cost of services before receiving them. Hospitals operating in the United States are required to provide

clear, accessible pricing information online about the items and services they provide, so do not be afraid to ask for pricing information upfront.

According to a survey from LUGPA, the largest urology trade association in the United States, nearly one-third of older Americans worry they won't get the care they need at a location they choose for a price they can afford. Their concern comes as no surprise since hospitals are usually more expensive than independent practices. Hospitals are increasingly combining into large hospital systems, which creates fewer choices where patients in a community can seek health care. This decrease in competition can often drive up the cost of care.

➔ See OPTIONS Page A8

### What You Need To Know About Heel Pain

(StatePoint) Very common in adults and on the rise in children, heel pain continues to be the number one reason patients seek care from foot and ankle surgeons. While experts say there are many reasons for heel pain, including bursitis, Achilles tendonitis, bone bruises, fractures, growth spurts and nerve pain, the most common cause is plantar fasciitis, a con-

dition that one in 10 people will suffer from in their lifetime.

According to the American College of Foot and Ankle Surgeons (ACFAS), plantar fasciitis can have serious repercussions if left untreated. Here's what to know:

**What is Plantar Fasciitis?**

Plantar fasciitis is an inflammation of the band of tissue (the plantar fascia) that extends from

the heel to the toes in which the fascia becomes irritated and then inflamed. Symptoms include pain on the bottom of the heel, pain in the arch of the foot, and swelling on the bottom of the heel. For many, the pain is worse upon arising and increases over a period of months.

A telltale sign of mechanical

➔ See HEEL Page A8

**The Daily Almanac**

**Sunrise/Sunset**  
RISE: 7:17 a.m.  
SET: 8:15 p.m.

**High/Low Temperatures**  
High: 88 °F  
Low: 68 °F

**Today is...**

- International Bacon Day
- National Skyscraper Day
- World Beard Day

**What Happened On This Day**

- 1783 Treaty of Paris is signed between Great Britain and the U.S., ending the Revolutionary War
- 1939 France, the UK, New Zealand and Australia declare war on Germany after the invasion of Poland
- 1995 Internet giant eBay is founded by Pierre Omidyar

**Births On This Day**

- 1875 Ferdinand Porsche Austrian/German engineer, businessman, founded Porsche
- 1929 Whitey Bulger American mobster

**Deaths On This Day**

- 1963 W. E. B. Du Bois American sociologist, historian, activist
- 2005 William Rehnquist 16th Chief Justice of the U.S. Supreme Court

**HONEST HOOSIER**

Here's a tip of the seed corn cap to gas prices staying under \$5 a gallon . . . and did you ever think we'd be celebrating THAT!



**TODAY'S HEALTH TIP**

The Institute of Medicine recommends 600 IU of vitamin D daily to age 70 and 800 IU after that. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at [www.thepaper24-7.com](http://www.thepaper24-7.com).



**OBITUARIES**

Beverly "Bev" Dee Surber

**INSIDE TODAY'S EDITION**

- Obituaries.....A2
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**THE MONTGOMERY MINUTE**

**Join The Team!**

Looking for a part-time job that does not involve the words: Would You Like Fries With That? The Paper of Montgomery County offers jobs that include pagination and page design, basic clerical and even some photography and writing. We're looking for bright and eager people to join our winning team! This could be the perfect job for part-time students all the way up to Baby Boomers looking for something to do. Let us know you are interested by sending an e-mail with your resume and a note telling us what you love about newspapers to [jobs@thepaper24-7.com](mailto:jobs@thepaper24-7.com).

**TODAY'S QUOTE**

"But now in September the garden has cooled, and with it my possessiveness. The sun warms my back instead of beating on my head. The harvest has dwindled, and I have grown apart from the intense midsummer relationship that brought it on." - Robert Finch

**TODAY'S JOKE**

Did you hear about the parents who had a baby girl and named her SeptemberOctoberNovember? Yup, they call her Autumn for short.

The Paper appreciates all our customers. Today, we'd like to personally thank Linda Spencer for subscribing!



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**13 WTHR 7 DAY FORECAST**

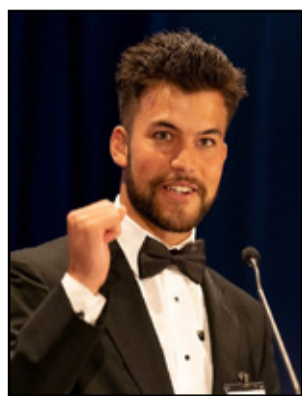
85 W/DRIZZLE FRI	68/88 PARTLY CLOUDY SAT	69/83 PARTLY CLOUDY SUN	68/84 PARTLY CLOUDY MON	66/83 PARTLY CLOUDY TUE	66/84 MAINLY DRY WED	65/85 PLEASANT THU
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## Adam Berg '22 Wins National Fraternity Award

The honors continue to roll in for Adam Berg '22 as he was named winner of the Wilkinson Award for the calendar year 2021 from the national office of Phi Gamma Delta fraternity.

The Wilkinson Award is given annually to the fraternity's most outstanding senior. He is the third Wabash man to earn the award, joining Robert L. Faul in 1968 and David D. Welch in 1981.

"I can't underscore enough the role that the Wabash community had in propelling me to this point," said Berg. "I think of my fraternity brothers, who have become some of my best friends, and the many other individuals and groups on campus who made my college experience so rich. Wabash is special, and it will



Adam Berg

stay that way so long as we continue placing the needs of others before our own."

A native of Tacoma, Washington, Berg was a Spanish major who earned distinction on comprehensive exams. In addition to being a past president of Phi Gamma Delta, he was a member of Wabash Christian Men, the Sphinx Club, and Phi Beta Kappa.

Berg also was co-captain of the soccer team, and was selected as one of two commencement speakers.

Berg was received the John Maurice Butler Prize for Scholarship and Character, the Senior Award of Merit, and is a two-time recipient of the Community Service Award for Outstanding Work. Further, he was named to the North Coast Athletic Conference Academic Honor Roll.

He plans to attend medical school after teaching English in Spain for a year, beginning in October.

"Being named outstanding senior for the fraternity nationwide recognizes Adam's commitment to service, his academic chops, and his deep dedication to ethical leadership," said

Dan Rogers, professor of Spanish and faculty advisor to Phi Gamma Delta. "The fraternity, and Wabash College, gave Adam the opportunity to develop his talents and give back to his fellow students. When Adam turned his attention to an important issue in the house, he had that unique skill of recruiting others to get on board with what it took to solve to the problem. Although we'll miss him this year, the positive example he set will endure."

Additionally, Wabash's Phi Gamma Delta chapter earned the Jordan Bowl from the national office, which is awarded to the undergraduate chapter judged to have achieved the highest comparative scholarship among all chapters for the preceding year.

## OBITUARIES

### Beverly "Bev" Dee Surber

Sept. 1, 2022

Bev Surber, 76, Indiana died on Thursday, Sept. 1, 2022 at Well-brooke of Crawfordsville. She was a longtime resident of Crawfordsville, Ind.

She was born in Crawfordsville as the daughter of Pat and Ruth (Dawson) Keller.

She graduated from Crawfordsville High School in 1964. She worked at Crawford Food Stores in Crawfordsville for 13 years. Following her work with Crawford's, she joined Alcoa in Crawfordsville, retiring after 17 years of service.

She had an adventurous spirit and traveled cross county on her motorcycle. She was also very fond of covered bridges. She traveled the country looking at them. In her later years, she never tired of visiting the covered bridges in Parke County.

She attended and was a member of Mt. Zion United Methodist Church and was a member of the New Ross Bible Study. She was a member of the American Legion Auxiliary, as well as a former member of the Moose Lodge Auxiliary. She was a member of the Indiana and Oregon Covered Bridge Society's. She was a volunteer for the Meals on Wheels Program in Crawfordsville and volunteered at the Franciscan Hospital Gift Shop. She was also the caregiver for her dear Uncle Archie for many years, taking him to various venues, where he would play his fiddle, and taking him out for Sunday dinner.

During recent years, she enjoyed lunching with friends, playing cards at the Moose Lodge, as well as the American Legion. She brought sunshine to many friends and acquaintances by always remembering to send a card for birthdays with a home-baked cake-sometimes baking 4 or more a week! A select few of her friends were also treated to a personal concert featuring her rendition of the Happy Birthday Song! Her caring ways, quick wit and humor will be missed by many.

She will be sorely missed by her sweet, furry companion, Lovie, her best friend and Wednesday lunch date, Pam Abney, and her "right hand" Yvonne Ratcliffe. During the last year, her constant companion and caregiver was her beloved "lil sis" Connie Lewis. Connie filled her final days with love and laughter.

Survivors include her daughter, Angela Buck (Greg) of Austin, Texas and her son Chad Campbell (Laura) of Brentwood, Tenn.; five grandchildren, Collier Campbell, Rachel Campbell, Caroline Campbell, Megan Buck and Joe Buck; and sister, Connie Lewis.

She was preceded in death by her parents; her son, Mark E. Campbell; and her sister, Patti Williamson.

Memorial contributions may be made to the Montgomery County Animal Welfare League, where she rescued Lovie.

Cremation was chosen with visitation to be held on Saturday, Sept. 10, 2022 at Mt. Zion Methodist Church, 2131 Black Creek Valley Road in Crawfordsville from 1 p.m. until the time of the service at 2 p.m. Share memories and condolences at www.SandersFuneralCare.com.

## Walnut Township Community Day

New Ross is the place to be on Saturday, Sept. 10 as the Walnut Township Community Organization sponsors their 13th annual Walnut Township Community Day. The theme for the day is "Honoring Our Local Officials". The day will be a fun filled event for the entire family starting at 8 a.m. and lasting until 9 p.m. There will be garage sales, a vendor market, 3 on 3 basketball tournament plus 3 point shooting contest, Lego Display, pie baking contest and auction, free kids activities during the afternoon, car show, a parade, games and free face painting for the kids during the evening, bingo, and 50/50 drawing. There will be a concession stand open during the entire event plus lots of great food with breakfast at the New Ross

Christian Church, plus lunch and dinner served by the "He Men" at the Walnut Township Fire Station in New Ross.

Booth space is available for you or your organization to advertise your organization or sell your wares. There is no charge for booth space. Contact Martha Janssen at (765) 723-1543 for information about booth space.

New Ross is the place basketball players want to be for the 8th annual "3 on 3 Basketball Tournament" and a "3 point shooting contest". Registration for both events is from 9 to 9:45 a.m. at the New Ross basketball court in downtown New Ross. The 3 point shooting contest begins at 10 am and the 3 on 3 basketball tournament begins immediately following the 3 point contest. The registration fee for the

basketball tournament is \$30.00 with an 18 and under age group plus a 19 and over age group. The basketball tournament winning team and the runner up will receive a cash prize for each age group. The registration fee for the 3 point shooting contest is \$5.00. The 3 point shooting contest winner and the runner up receive a cash prize.

Call Gary Johnson at (765) 418-9269 for additional information.

We are also having our 8th annual car, truck, and motorcycle show. Registration fee is \$15. Dash plaques for the first 50 entries. This will be a judged event with Trophies to "Top 30" and "Best of Show". We will also have a "People's Choice Award". There will be music by "Fat Rat". Contact Bonnie Rice at (765) 723-1672

for information about the car show.

There will be a Lego Display at the New Ross United Methodist Church. Free to all adults and kids to view the amazing display of Lego creations. There will be an area where kids can experiment and build with Legos.

The New Ross Conservation Club will be holding their 5rd annual Pie Baking Contest with entries due by 1 p.m. at the main stage. Contact Martha Janssen at (765) 723-1543 for information.

The WTCO is a 501 (c) (3) Not-for-Profit organization which was started 14 years ago.

The mission of the WTCO is to build a strong, secure, and supportive community environment for all residents of Walnut Township through social events and community service activities. We wish for all residents of Walnut Township to take pride in being a member of this community and in its appearance to others.

The WTCO has renovated the "Community Club building" in New Ross to make it a beautiful part of the downtown landscape and it will be used as a museum and meeting room plus upgraded the basketball court. The WTCO's other annual activities / projects include, "Valentine Day event" at Walnut Elementary for kids in our community, "Easter Egg Hunt", project to display 39 American Flags throughout New Ross, Scholarship for Southmont Graduate, beautification project for the Township which includes flowers planted, "Hometown Fish Fry", "Community Day" festival, "Candy Corn Carnival" (Halloween costume contest and games), and the "Jingle Bell Jamboree" festival.

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## PUBLIC NOTICES

**NOTICE TO TAXPAYERS MONTGOMERY COUNTY COUNCIL MEETING**  
 Notice is hereby given the Taxpayers of Montgomery County, Indiana, that the proper legal officers of Montgomery County will consider the following additional appropriations in excess of the 2022 Budget Order from the DLGF at the regular Council meeting on September 13, 2022 at 9:00 a.m. at the Community Meeting Room, 1580 Constitution Row, Crawfordsville, Indiana, and also virtually at:  
<https://meet.goto.com/285042037>  
 Or dial in using your phone. United States (Toll Free): 1 866 899 4679  
 Access Code: 285-042-037

Fund	Fund Description	Dept #	Department Description	Account	Account Description	Additional Amount Requested
1173	MMH Restricted Fund	0529	Highway	21546	Road Signs	\$35,000.00
1202	Surveyor's Section Corner Perpetuation	0006	Surveyor	30050	Contractual Services	\$8,300.04
1197	Storm Water Review	0006	Surveyor	44500	Equipment/ repairs	\$108.33
2500	User Fees	0235	Probation	21919	Incentives	\$160.00
9110	ICJI Handgun Grant	0005	Sheriff	20500	Ammunitions	\$15,387.00
<b>Grand Total</b>						<b>\$50,655.33</b>

Taxpayers represented virtually at such meeting shall have a right to be heard. The additional appropriations as finally made will be referred to the Department of Local Government Finance (DLGF). The DLGF will make a written determination as to the sufficiency of funds to support the appropriations made within fifteen (15) days of receipt of a Certified Copy of the action taken.  
 This will be considered a work session for the Board of Commissioners in conjunction with the scheduled Council meeting.  
 Dated this 08/31/2022  
 Jennifer Andel  
 Auditor, Montgomery County

**Tastie!**  
 Experience the Flavors of Montgomery County.

The Taste of Montgomery County Committee would like to thank the following sponsors for helping us create a memorable Taste 2022!

**TITLE SPONSORS**

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**Taste Committee:** Jessica Bokhart (Chair), Stephanie Cain, Rusty Carter, Elaine Chase, Joey Gerold, Deb King, Amanda McGuire, Larry Paarlberg, & Dale Petrie.

Get ready for another helping of the Taste on Saturday, August 26, 2023!  
[www.tasteofmontgomerycounty.com](http://www.tasteofmontgomerycounty.com)

# HAPPY LABOR DAY

Please join us in celebrating the following Montgomery County businesses this Labor Day

 <p><b>190</b> years</p> <p>301 W. Wabash Ave. Crawfordsville (765) 361-6100 wabash.edu</p>	 <p>Visit us at: <a href="http://www.lakesidebookcompany.com">www.lakesidebookcompany.com</a></p> <p><b>158</b> years</p> <p>600 State 32 West Crawfordsville (765) 364-2884 lakesidebookcompany.com</p>	 <p><b>132</b> years</p> <p>808 Lafayette Rd. Crawfordsville (765) 362-1900 celp.com</p>	 <p><b>130</b> years</p> <p>101 E. South Blvd. Crawfordsville (765) 362-9555 tricitybank.net</p>	 <p><b>121</b> years</p> <p>107 N. Grant Ave. Crawfordsville (765) 362-0440 huntandson.com</p>	 <p><b>102</b> years</p> <p>128 E. Main St. Ladoga (765) 362-2456 ladoga.lib.in.us</p>
 <p><b>85</b> years</p> <p>119 W. High St. Rockville (800) 537-3913 pcremc.com</p>	 <p><b>64</b> years</p> <p>115 E. Main St. Crawfordsville (765) 362-3496 milligansflowers.com</p>	 <p><b>60</b> years</p> <p>315 S. Washington St. Crawfordsville (765) 362-6849 sandersfuneralcare.com</p>	 <p><b>57</b> years</p> <p>1721 Lebanon Rd. Crawfordsville (765) 362-5878 davismorrison.com</p>	 <p><b>53</b> years</p> <p>201 W. Wabash Ave. Crawfordsville (765) 362-5510 burkhartfh.com</p>	 <p><b>53</b> years</p> <p>1389 County Rd. 200 S Crawfordsville (765) 362-7656 tomsmarinesales.com</p>
 <p><b>46</b> years</p> <p>9779 W 200 S Jamestown (765) 676-6017</p>	 <p><b>42</b> years</p> <p>319 Glenn St. Crawfordsville (765) 362-3013 bandlengineering.com</p>	 <p><b>41</b> years</p> <p>404 Libery St. Covington (765) 793-7315 gregclingan.com</p>	 <p><b>40</b> years</p> <p>203 N. Washington St. Ladoga (765) 522-1311 serviesmorgan.com</p>	 <p><b>36</b> years</p> <p>2401 Indianapolis Rd. Crawfordsville (765) 362-6509 coonstrimcompany.com</p>	 <p><b>36</b> years</p> <p>200 E Main St. Thorntown (765) 891-1030</p>
 <p><b>35</b> years</p> <p>800 Kentucky St. Crawfordsville (765) 362-4108 coxandpritchettplumbing.com</p>	 <p><b>28</b> years</p> <p>114 S. Green St. Crawfordsville (765) 376-9832</p>	 <p><b>24</b> years</p> <p>1719 S Elm St. Crawfordsville (765) 200-6313 enlivant.com</p>	 <p><b>22</b> years</p> <p>Serving Montgomery County (317) 241-0540 bandetreeseviceindiana.com</p>	 <p><b>18</b> years</p> <p>1710 US 231 Crawfordsville (765) 361-9306 homedepot.com</p>	 <p><b>16</b> years</p> <p>119 W Main St. Ladoga (765) 592-3425</p>
 <p><b>15</b> years</p> <p>1774 S US 231 Crawfordsville (765) 401-4633 crawfordsvillesewandvac.com</p>	 <p><b>15</b> years</p> <p>114 Water St. Crawfordsville (765) 364-0584 pompstire.com</p>	<p><b>NEW ROSS MINI MART</b></p> <p><b>13</b> years</p> <p>118 Valley Dr. New Ross (765) 723-1660</p>	 <p><b>10</b> years</p> <p>211 S. Columbia St. Frankfort (765) 656-4554</p>	 <p><b>7</b> years</p> <p>1705 Lebanon Rd. Crawfordsville (765) 307-7119 route32auctions.com</p>	 <p><b>7</b> years</p> <p>1717 Lebanon Rd. Crawfordsville (765) 362-2727 studio32salonandspa.com</p>
<p><b>AFFORDABLE AUTO SERVICE &amp; Sales!</b></p> <p><b>6</b> years</p> <p>419 Lafayette Ave. Crawfordsville (765) 307-2255 affordableautosalesville.com</p>	 <p><b>6</b> years</p> <p>126 N. Green St. Crawfordsville (765) 362-8860 countryheartsflwrs.com</p>	 <p><b>6</b> years</p> <p>113 S. Washington St. Crawfordsville Find us on Facebook</p>	 <p><b>5</b> years</p> <p>510 E. Market St. Crawfordsville (765) 362-6692 crawfordsvillehometowndental.com</p>	<p><b>McKinney's Auto Repair</b></p> <p><b>1</b> year</p> <p>513 John St. Crawfordsville (765) 307-1289</p>	<p><b>The Paper OF MONTGOMERY COUNTY</b></p> <p><b>JUDI WOOTEN Sales and Marketing</b></p> <p><b>1</b> year</p> <p>127 E. Main St. Crawfordsville (765) 361-0100 Ex. 1 thepaper24-7.com</p>

# FAITH

**INCLUDE YOUR INFORMATION** The Paper of Montgomery County is asking churches to send us church news by noon on Thursday. Information can be e-mailed to: churchnews@thepaper24-7.com

The following is a listing of church services and various programs that organizations around Montgomery County have sent The Paper. If you would like to have your church information included in this free listing, simply e-mail it to churchnews@thepaper24-7.com by Monday for the Wednesday Print Edition.

There may be closures due to health concerns with the COVID-19 pandemic.

**FREEDOM BAPTIST CHURCH**

If you're looking for something special to do this Christmas, Freedom Baptist Church near Waveland has you covered! On Sunday morning Dec 12 at 9:30, we will be featuring acclaimed jazz pianist Luke Gillespie in a free concert of Christmas music. Gillespie is Professor of Jazz Studies at Indiana University Jacobs School of Music and has performed with David Baker, Buselli-Wallarab Jazz Orchestra, Sylvia McNair, Ann-Margret, Arturo Sandoval, and many others. Stick around for coffee and donuts following the program. Freedom Baptist Church is on SR 234 west, just minutes west of the intersection at SR 234 and SR 47. You won't want to miss this!

**NEW MARKET CHRISTIAN CHURCH**

Church News for Saturday, Sept. 3, 2022 from New Market Christian Church  
The Sanctuary as well as the Drive-in Parking Lot are open for Worship held at 10 a.m. Tony Thomas will speak on "What the Lord Requires" His text is from Micah 6:8.  
SUNDAY SCHOOL begins at 9 a.m. COFFEE & DONUT FELLOWSHIP is at 8:30 a.m. the first Sunday of each month. The next fellowship is Sept. 4. The worship service and Sunday school are open to everyone.

**NEW MARKET FIRST BAPTIST**

New Market First Baptist Church will be having their regular services on Sunday at 206 S. First St. in New Market. Sunday School and Holy Ground will begin at 9 a.m., with classes for all ages. Worship services will begin at 10 a.m. with Pastor Todd bringing the second in his series of messages. Come and join us for good fellowship and a message of God's Love. We also have Bible Study on Wednesday evening at 7 p.m.

**FIRST CHRISTIAN CHURCH**

Sundays: Worship (Casual Traditional/Family Friendly/Childcare) - 10:15 am, Adult Faith Learning/Sunday School - 9:15 am, Good News Cafe - 9:15 am, Wednesdays: WOW! - Mid-week Youth Program (Grades 1-12) - 4:30 - 7 pm, Faith Learning and Dinner, Rev. Darla Goodrich, We are located at: 211 S. Walnut St. Crawfordsville IN 47933 Telephone: 765-362-4812

**WOODLAND HEIGHTS CHRISTIAN CHURCH**


468 N Woodland Heights Drive  
Crawfordsville IN 47933-9689  
Telephone Number: 765-362-5284  
Fax Number: 765-362-6641  
Lead Minister: Tim Lueking  
Worship Minister: Wayne Wilkinson  
Youth Minister: Bryson Feese  
Worship Service Times for Sunday:  
Traditional service at 8:15 a.m. & Contemporary service at 10:30 a.m.  
All Sunday School classes at 9:30 a.m., Children's classes for birth to 5th grade at 10:30 a.m. All services will be streamed live on our live. whcc.us platform, Facebook, YouTube, and Twitter.  
Words to Live By: Truths that Transform Your Life  
Part #4 "Forgiveness: The Power of the Pardon" - Matthew 18:21-35

**NEW MARKET UNITED METHODIST CHURCH**

Reverend William "Bill" Pike Office: 765-866-0703 email: bill.pike@in-umc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with. 101 East Main Street, P.O. Box 326, New Market, IN 47965. Office Phone: 765-866-0703 www.newmarketumc.org Facebook.com New Market United Methodist Church Indiana Open Hearts--Open Minds--Open Doors Sunday School 9:30 and Worship Service 10:45

**YOUNG'S CHAPEL CHRISTIAN CHURCH**

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**Southside Church of Christ**  
153 E 300 South • Crawfordsville  
southsidechurchofchristindiana.com

*Sundays:*  
**Worship at 10:30 am**

**Wednesday Night Bible Study 7 pm**



**One Way Pentecostal Apostolic Church**  
802 Mill St. • Crawfordsville

*Pastor Steve Lee and his wife, Tamara, invite you all to their spirit-filled church*

**Services**  
Sunday at 2 pm

Wednesday Evening Bible Study  
7 pm

Saturday evening  
(speaking spanish service)  
at 7 pm

**Hickory Bible Church**  
104 Wabash • New Richmond


**Sunday Services:**



**Breakfast and Bible - 9:30**  
**Church - 10:30**

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**Dr. Curtis Brouwer, Pastor**  
765-918-4949



**Christ's United Methodist Church**  
Dr. David Boyd

**We're here and we can hardly wait to see you**  
**Sundays at 11 a.m.!**

909 E Main Street • Crawfordsville  
765-362-2383  
christsumc@mymetronet.net

View live and archived services on our FB page.  
View archived only services at christsumc.org.>video>livestream.



**New Market Christian Church**

300 S. Third Street • New Market  
(765) 866-0421  
Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am  
in the Family Life Center  
(Masks Encouraged)  
or in the Parking Lot Tuned to 91.5 FM  
No Sunday School at This Time

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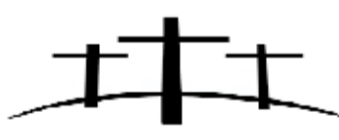
**Services:**  
Thursday night at 6:30  
Sunday mornings at 10:30

**Both services are streamed**



**Church Service at 10 am**

124 West Elm Street • Ladoga  
(765) 942-2019  
ladogachristianchurch@gmail.com  
www.ladogacc.com



**Liberty Chapel Church**  
*Phil 4:13*

**Church Services:**  
Sunday School 9 am  
Church 10 am  
Wednesday Children's Awana Program  
6 pm-8 pm



**Linden United Methodist Church**  
Making disciples of Jesus Christ for the transformation of the world

**Sunday Worship 10:00 AM**  
in person or on Facebook at  
www.facebook.com/LindenUnitedMethodistChurch

Sunday School 9:00 AM  
Pastor Clint Fink  
Email: lindenum@tctc.com  
Website: lindenumchurch.org

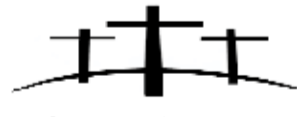
*"Making disciples of Jesus Christ for the transformation of the world."*



**Friendship Baptist Church**  
1981 West Oak Hill Road • Crawfordsville

*Romans 15:13*

**Follow us on Facebook**  
Sunday school 9:30 am  
Church 10:30 am  
Wednesday Bible Study 4 pm



**Garfield Apostolic Christian**  
4485 E 300 N • Crawfordsville

**Services**  
Sunday at 10 am

**Tuesday Prayer Meeting**  
6 pm - 7 pm

**Thursday Bible Study**  
6:30 pm - 8 pm



First Christian Church  
211 S Walnut, Crawfordsville

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 765-794-4716

**Sunday School for all ages 9:30am**  
**Worship 10:30am**

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 www.cvfumc.org

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**EAST SIDE BAPTIST CHURCH**

2000 Traction Rd • Crawfordsville  
 765-362-1785  
 www.eastsidebc.com

**Services:**  
**Sunday School at 9 am**  
**Church at 10 am**

*Help and hope through  
 truth and love*



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Sunday Worship 9:00 AM

Children's Sunday School during Sunday Worship

In person or on Facebook at  
 Facebook.com/NewRossUnitedMethodistChurch

Pastor Dr. David Boyd

John 3:16

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**Faith Baptist  
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5113 S 200 W • Crawfordsville  
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**Sunday School 9:30AM**  
**Sunday Morning 10:30 AM**  
**Sunday Evening 6:00 PM**  
**Prayer Mtg Wednesday 7:00 PM**

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*Worship Hymns*  
*Bible Preaching*



**Crossroads  
 Community  
 Church of the  
 Nazarene**

**SUNDAY**  
**9:00 AM: Small Group**  
**10:15 AM: Worship**  
**5:00 PM: Bible Study**

**WEDNESDAY**  
**6:00 PM: Mid-week Service**

117 E State Road 234 • Ladoga  
 765-866-8180



**Woodland Heights  
 Christian Church**

Invites you to join us as we welcome our new lead minister:  
**Dr. Tim Lueking**  
 Beginning Sunday, February 28th, 2021

**Weekly Sunday Schedule:**  
 Traditional Service - 8:15 AM  
 Sunday School for all ages - 9:30 AM  
 Contemporary Service - 10:30 AM  
 Woodland Heights Youth (W.H.Y.) for middle schoolers  
 and high schoolers - 5-7 PM

Visit us online at WHCC.US

Woodland Heights Christian Church  
 468 N Woodland Heights Drive, Crawfordsville  
 (765) 362-5284

**"Know Jesus and Make Him Known"**



**Fremont Street Baptist Church**

1908 Fremont St • Crawfordsville

Sunday school 9:30 am  
 Church 10:30 am  
 Sunday Evening 6 pm  
 Wednesday Night Bible Study 7 pm



**HOPE  
 CHAPEL**  
 A UNITED PENTECOSTAL CHURCH

110 S Blair Street  
 Crawfordsville, IN 47933  
 www.hopechapelupci.com

**Service Times:**  
 Sunday 10:30 a.m.

Starting August 1:  
 10 a.m. Sunday School  
 11 a.m. Worship

Wednesday 6:30 Bible Study

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## Consumer Alert: Products Recalled in August

Indiana Attorney General Todd Rokita is alerting Hoosiers of important consumer protection concerns for products recalled in August. Consumers are encouraged to take advantage of opportunities available for those who purchased the recalled items.

“Even though fall is around the corner, there is plenty of warm weather left and that means lots of time spent outdoors,” Rokita said. “Whether it’s for yard work or to keep kids busy outdoors, Hoosiers need to know if the products they are using are flawed. Protecting consumers is a priority of my office. If you have difficulty finding a solution for your recalled product,

please contact my office immediately.”

According to the Consumer Product Safety Commission, the following consumer products were recalled in August:

- Cordless Hedge Trimmers from Makita U.S.A.
- Children’s Outdoor Kitchens from Big Game Hunters
- Road Bikes and Bicycle Handlebar/Stems from Trek Bicycle Corporation
- Ride-On Toys from Huff Corporation
- Steel Rolling Chassis for Utility Vehicles from Navitas Vehicle Systems
- Footpads for OneWheel GT Electric Skateboards from Future Motion
- Paddles Sold with



Attorney General Todd Rokita

Stand-up Paddleboards from Agit Global

- Miter Saws from DeWALT
- Home Elevators from Residential Elevators
- MamaRoo and RockaRoo Infant Swings and Rockers from 4moms
- ASUS ROG Maximus Z690 Hero Motherboards from ASUS Computer International
- Children’s Hooded

Sweatshirts with Drawstrings from Hard Rock

- Patriot Boost Snowmobiles from Polaris Industries
- Kidoozie Activity Desk Toys from Epoch Everlasting Play
- METALLISK Espresso Makers from IKEA

If you believe you purchased a recalled product, stop using it and check its recall notice (linked above for all products). Follow the notice’s instructions, including where to return the product, how to get the product fixed, how to dispose of the product, how to receive a refund for the product, or what steps must be taken to receive a replacement product.

## Indiana Department of Education Announces Finalists for 2023 Indiana Teacher of the Year

The Indiana Department of Education yesterday announced the top 10 finalists for the 2023 Indiana Teacher of the Year.

“Nearly everyone can remember their favorite teacher – the person who taught them, encouraged them and inspired them to achieve their dreams,” said Dr. Katie Jenner, Indiana Secretary of Education. “Indiana is home to exceptional teachers across the state, and this year’s top 10 Teacher of the Year finalists are especially impressive. Our teachers’ work matters today and will continue to impact students throughout their entire lives.”

The 2023 Indiana Teacher of the Year

finalists are:

- Kathleen Avery, South Bend Community School Corporation
- Amanda Beck, Tippecanoe School Corporation
- Jason Beer, Southwest Allen County Schools
- Tara Cocanower, Bluffton-Harrison Metropolitan School District
- Joshua DeBard, Lebanon Community School Corporation
- Amanda Fox, Penn-Harris-Madison School Corporation
- Helen Hearon, Mill Creek Community Schools
- Kelly Hine, Zionsville Community Schools
- Courtney Ramos, MSD of Wayne Township
- Karisa Schwaneckamp, Plainfield Community



School Corporation

For over 60 years, the Indiana Teacher of the Year program has recognized outstanding teachers across the state who are making a difference for Hoosier students. With the mission of inspiring, rejuvenating, and celebrating the teaching profession, the program encourages schools to nominate their local Teachers of the Year for this statewide honor.

Finalists are selected from these applicants by a committee made up of former Teachers of

the Year, IDOE staff, educational organization leaders, business and community leaders and representatives from higher education.

The Indiana Teacher of the Year, who will be announced later this fall, will work to help elevate the teaching profession in Indiana, as well as represent Hoosier teachers at the national level. More information about the Indiana Teacher of the Year program is available online at [www.in.gov/doe/educators/teacher-of-the-year/](http://www.in.gov/doe/educators/teacher-of-the-year/).

## Indiana Secures \$15M Settlement with Frontier Communications

Indiana Attorney General Todd Rokita announced a \$15 million settlement with Frontier Communications this week that will ensure that Hoosiers receive the services for which they have paid. The settlement especially benefits residents living in rural communities.

“Hoosiers shouldn’t be forced to pay for high-speed internet in exchange for slow service,” Rokita said. “Particularly with many individuals working remotely from their homes, consistent and reliable telecommunications are vital to Indiana’s economy.”

In May 2021, Rokita sued Frontier Communications alleging they violated the Indiana Deceptive Consumer Sales Act. The Federal Trade Commission and several other states also sued the company. Specifically, the lawsuit argued the company misrepresented internet speeds and reliability to consumers.

Although the court declined to hear Indiana’s claims, Attorney General Rokita pushed ahead with his work on behalf of Hoosiers — pressing Frontier to address his concerns about their services.

“Many Hoosiers living in rural areas have no other options but to access internet services through Frontier,” Rokita said. “In the 21st century, residents of our rural communities should expect the same quality of service and same availability of technology as their peers in larger cities and towns.”

As a result of Rokita’s persistence, Frontier Communications entered into an Assurance of Voluntary Compliance agreeing to pay \$15 million over a period of four years to improve internet infrastructure in

Indiana.

The agreement also requires Frontier to review service speeds and provide options to consumers to reduce service plans (and costs) if their current plans promise higher speeds than those provided.

Frontier also must change their advertising efforts to accurately represent to Indiana consumers both the availability and reliability of their internet service.

Frontier will be given a period to correct various discrepancies between the advertised internet speed and the actual internet speeds provided to Hoosiers. Following this period, Frontier must credit billing charges to consumers who do not receive at least 90 percent of the maximum advertised speed (unless the consumer has been informed of such and elects not to subscribe to the lower speed tier). Frontier also must credit billing charges to customers if it fails to provide consumers at least 100% of the speed they were promised.

In addition, Frontier must provide training programs for their consumer service representatives, field technicians and sales agents that accurately and comprehensively cover the requirements of the agreement, the effect on the consumer’s internet service, the rights of consumers to discontinue, etc. For four years following the agreement, Frontier must provide the Office of the Attorney General a semi-annual report detailing compliance with the agreement.

Hoosiers are encouraged to contact Rokita’s office about any business practices they believe are unfair, abusive or deceptive. Consumers may file complaints by visiting [indianaconsumer.com](http://indianaconsumer.com) or calling 1-800-382-5516.

## Indiana Supreme Court to Host Informational Event on Sept. 14

The Indiana Supreme Court is hosting an event to discuss the benefits of the Indiana Commercial Courts. General counsel from Indiana businesses, lawyers, lawyer-legislators, and other business leaders are invited to the learning opportunity and reception. The event will take place on Sept. 14 at 2 p.m. at the Columbia Club, located at 121 Monument Cir, Indianapolis. The reception follows at 5 p.m.

About 1,500 cases have been or are currently being resolved through commercial courts. The specialized docket is designed to handle challenging business-to-business disputes in a timely, cost effective, predictable, and fair manner.

The learning event will feature a welcome from

Chief Justice Loretta Rush as well as remarks from the Commercial Court judges and practitioners. Currently, ten commercial courts are permanently established in Allen, Elkhart, Floyd, Hamilton, Lake, Madison, Marion, St. Joseph, Vanderburgh, and Vigo counties.

Space is limited for in-person attendance at the September event. Virtual attendance is also available. Those interested in attending should register online by next Wednesday at 12 p.m., noon. Registration is available online at <https://mycourts.wufoo.com/forms/s1t6n6pw1t1b5xq/>.

More information about commercial courts is also available online at <https://www.in.gov/courts/iocs/committees/commercial-courts/>.

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## Wellness Summit to Tackle Mental Health, Lessons Learned from the COVID Pandemic

Well-being extends far beyond just how people feel and impacts every workplace. According to Gallup, “it affects the number of sick days employees take, their job performance, burnout and likelihood of leaving (their) organization.”

The 2022 Indiana Wellness Summit, held Sept. 21-22 at the Indiana Convention Center in downtown Indianapolis, will offer ways to prioritize employee well-being. The program features how to implement effective wellness programs, how to collect and analyze data to find out what’s working, how to measure your return on investment and much more.

The two-day summit is a partnership between the Indiana Chamber of Commerce and Wellness Council of Indiana (WCI).

“Mental health will be at the forefront of the discussion this year,” says Jennifer Pferrer, WCI executive director. “The pandemic took a toll on not only finances and families, but substance abuse issues have increased and employers are seeing the impacts of that.”

“No matter an organization’s size, industry or level of existing wellness programming, summit attendees can benefit and hear best practices, connect to Indiana wellness resources and access critical data.”

Some of the pressing topics to be discussed include tackling burnout with remote employees; mental health and



substance use struggles; diversity, equity and inclusion (DEI) and well-being; working mothers 101; financial wellness; obesity bias; data and technology; leveraging lifestyle medicine in the workplace; and understanding adverse childhood experiences.

Keynote presentations are:

Three Ways to Redesign Wellness: Leveraging Lessons from the Pandemic (Jen Arnold)

Reset & Recharge: Experience a Fresher & More Positive Approach to Eliminate Stress, Negativity & Burnout (Betsy Allen-Manning)

The goal of the summit, notes Pferrer, is to bring together Hoosier human resource staffers and health and wellness professionals “to connect and collaborate to improve the well-being of Indiana’s workplaces and communities. Exploring employee health clinics will also be a focus.”

The cost is \$449 for Indiana Chamber or WCI members or \$549 for non-members. Single day registrations are \$349 or \$449, respectively. Registration links and the full agenda are available at [www.indianawellnesssummit.com](http://www.indianawellnesssummit.com).

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**thepaper24-7.com**

# IU Health Reveals Post-Abortion Ban Healthcare Plan

**By Whitney Downard**  
Indiana University Health said Thursday it was prepared for the state's near-total abortion ban to take effect on Sept. 15, and its physicians across the state are ready to follow the law.

"We're going to continue to provide abortion care – legal abortion care – in our state through our health system for our patients who need it. We know that abortion is safe, it is evidence-based and we will continue to provide that care within the parameters of the new law," said Dr. Caroline Rouse, the medical director of maternity services at Riley Maternity Tower.

As the Indiana General Assembly passed the state's near-total abortion ban on Aug. 5, leaders at Indiana University Health, or IU Health, met to create a game plan for the system, which has 689 locations in 43 cities around the state.

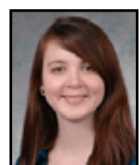
Under the law, physicians may only perform abortions if the patient's life or health is at risk or if there is a fatal fetal anomaly. There is confusion in the law on whether those exceptions are limited to 20 weeks. The law provides rape and incest victims ten weeks to obtain an abortion.

Using the same sort of incident command structure initiated during the emergency outbreaks of infectious diseases like Ebola and COVID-19, a group of 60 senior leaders at the healthcare entity

identified 80 issues in need of answers.

Five weeks later, the health system announced its plans to adapt to the state's new abortion needs, anticipating a surge in demand for maternal-fetal services.

Dr. David Ingram, the executive vice president of IU Health who served as incident commander over the planning effort, said he felt the state's largest health system needed to quickly formulate a plan following the ban's passage.



Dr. David Ingram

In particular, a requirement that all abortions occur within a hospital or ambulatory surgery

center means IU Health will need to expand its abortion capacity, since most abortions previously occurred in outpatient clinics. Most of Indiana's abortions – about 55% – are now done with medication, with the rest using suction to dispel the fetus.

Ingram, also the system's chief medical executive and neonatologist who specializes in newborn healthcare, said IU Health expected to see an increased demand for its neonatal services.

"We anticipate increased pregnancies in the state and with that we also know that about 10% of pregnancies lead to an admission to either a special nursery unit or to

a neonatal intensive care unit," Ingram said.

But now, even before the ban, those intensive care units already ran at about 90-95% capacity, Ingram said.

"So that's something we need to think deeply about," he said.

### Providing guidelines to physicians

Ingram said the abortion ban was "new territory" for many providers, who may feel increased anxiety and second-guess their medical decisions in fear of legal repercussions.

In response, he said IU Health would launch a 24/7 Rapid Response Team composed of clinicians, ethicists and attorneys to provide clarification to any doctor needing a second opinion, something other states have implemented following their abortion bans.

Rouse, also an assistant professor of obstetrics and gynecology, said she hoped the response team would decrease potential delays in care brought on by the law – though she acknowledged that other states had reported difficulties.

"With new legislation like this, it can be really difficult to implement that into individual patient situations. The law is broad and patient situations are very specific and unique," Rouse said. "I worry that, potentially,

the steps that (physicians) may take may be a little different than what they would have done prior to the law."

Additional IU Health guidance to physicians included providing a medical screening exam for patients seeking an abortion due to rape or incest, two exceptions under the law, and referrals to appropriate social services agencies, such as the Department of Child Services.

Treating an ectopic pregnancy, which can be fatal to the parent, is not considered an abortion if performed before cardiac activity is detected, typically around six weeks. Otherwise treating an ectopic pregnancy is considered an abortion, and must be documented as such, after that benchmark, Rouse said.

"The additional documentation and reporting requirements are a time burden for providers and so that is certainly something that we have thought about as we're developing our processes and workflows," she said.

The doctors said they didn't anticipate patients seeking abortion care from outside of Indiana but that the law didn't prohibit them from advising patients to seek a legal abortion in another state.

### Hindering efforts to teach, retain the next generation of doctors

Additionally, IU Health runs the only medical school in the state and one of the largest in the

country with just over 1,400 students.

But the majority of those residents, 85%, indicated that passage of the abortion ban negatively factored into their consideration for post-residency employment, Ingram said.

The law also hinders the education available to those in the OB-GYN residency program.

"We do have a large OB-GYN residency program and given that the program needs to provide all access to the full spectrum of reproductive services, we've needed to make arrangements for out-of-state training for those who need it," Ingram said.

Additionally, IU Health's recruitment efforts have been hampered, with out-of-state candidates dropping out of the process following the law's passage.

"(The law) has certainly increased our workload but we know how important this is to preserving our promise to provide the best care for patients," Ingram said.

However, that care will be much more expensive – both for parents seeking abortion healthcare and patients giving birth.

"Services that are provided in hospital settings are definitely more expensive than outpatient settings so we do anticipate a rising cost from that perspective," Ingram said.

"The second piece of increased costs will certainly be the anticipated

volume of patients that will be admitted to our neonatal intensive care units.

Often, those are prolonged stays within those units and some of the most expensive care that we provide."

Ingram didn't have an estimated cost increase for the health system.

In a state with the third-highest maternal mortality rate, Ingram said he worried about the impact of the abortion ban, saying IU Health would be studying the public health impact. The system has not specifically addressed concerns about Hoosiers who may attempt to self-induce an abortion or seek emergency care after a botched illegal abortion.

"After five weeks of intense work with 60 senior leaders and hundreds of patient hours, we're prepared and we feel that this process has served us well," Ingram said. "The highest priority for us is to provide services to our patients to preserve the patient-physician relationship within the boundaries of the newly established law."

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## The Paper

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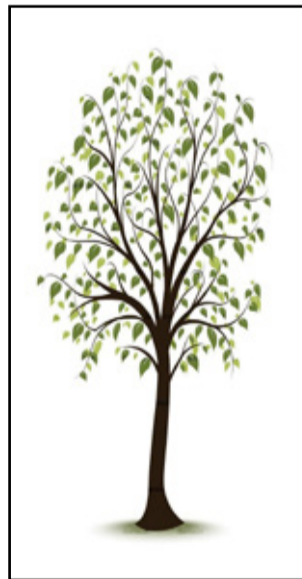
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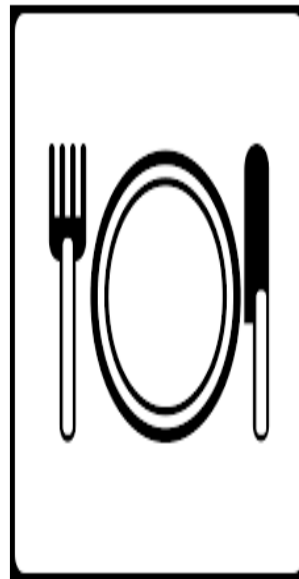
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## ➤ RUSTY From Page A1

entitled to as your husband's survivor, you cannot collect a monthly survivor benefit until you are at least 60 years old (unless you are disabled, in which case you can collect as early as age 50). Sixty is the earliest age to collect survivor benefits, but claimed at age 60 the survivor benefit will be reduced by 28.5% from what it would be at your full retirement age (FRA) of 67. Survivor benefits reach maximum at your FRA, but taken any earlier will be reduced by .396% per month early, to a maximum reduction of 28.5%. You are, however, entitled to a one-time lump sum death benefit of \$255, for which you can contact Social Security at 1.800.772.1213 (or at your local SS office).

You should also be aware that taking any monthly SS benefit before reaching your full retirement age of 67 will subject you to Social Security's "earnings test," which limits how much you can earn before they take back some (or all) of your benefits. The earnings limit changes annually but for 2022 the limit is \$19,560 and, if that is exceeded, SS will

take back benefits equal to \$1 for every \$2 over the limit (they "take back" by withholding future benefit payments or requiring you to repay in a lump sum). If you're working full time and earning substantially more than the annual earnings limit, it's usually not prudent (and may not even be possible) to claim your monthly survivor benefit before your full retirement age.

From what you've shared, it doesn't appear that you are currently entitled to any Social Security survivor benefit, other than the one-time death benefit of \$255. You may consider claiming a survivor benefit when you are sixty, but your work status and earnings level may restrict or eliminate your ability to collect a monthly survivor benefit at that time. Once you reach your FRA, however, the earnings test no longer applies, and you can apply for any benefit available to you. When the earnings test goes away at your FRA, you can also choose to take your smaller survivor benefit first and let your personal SS retirement benefit grow, to maximum at age 70 if you wish.

## ➤ FAMILY From Page A1

well-being and vitality as we age, along with tips for keeping those connections going in your own circle of family and friends:

**Traditions help combat loneliness:** According to a 2020 survey by Cigna, 61% of adults reported being lonely – a 7 percent-age-point increase from 2018. That feeling was likely exacerbated by the pandemic that followed. Traditions can help to combat feelings of isolation. Consider setting up weekly video calls or trading letters and notes with relatives who live far away. Regular trips to a favorite destination, such as a lake or beach, or celebrating important holidays together every year, can provide meaningful time together.

**Traditions pass on family values:** Having shared values can help us feel connected to one another. Telling stories from the past or practicing cultural, spiritual and religious traditions are great ways to pass these values down from one generation to the next.

**Traditions can make us feel young again:** From cooking and gardening to sports and games, family traditions often evoke old memories and make us feel young again. Sensory memories can be particularly powerful. Whether

it's a cookie bakeoff, ball-park peanuts and hot dogs, or a singalong around the piano, family rituals that include special sights, sounds and aromas are often the ones we think of most fondly.

**Traditions strengthen communities:** Traditions are not just for families; they can also strengthen ties among friends and communities. Consider getting a group of neighbors together for morning walks or meeting friends for shopping excursions. Make visiting the farmers market, attending free concerts in the park, playing community center bingo and gathering for other recurring local events part of your routine.

For more information about how to stay healthy while aging, visit [www.cignamedicare.com](http://www.cignamedicare.com).

As you embrace the rituals that matter most to you, remember that traditions don't need to be rigid or set in stone.

"Just as you might modify a family recipe to suit your dietary needs or switch from weekly phone calls to weekly video calls, don't be afraid to tweak and expand on older traditions so they're relevant and interesting today – and for years to come," says Abburi.

## ➤ OPTIONS From Page A1

### 2. Consider independent practices

An independent medical practice is owned by health care providers who enjoy a greater level of control than physicians working for large health care systems. Physician-owned practices allow patients more choices for where they seek care, including specialty care. Independent practices are worth considering when shopping for care because these practices typically have a lower average cost per patient.

"Independent physicians work for patients," said Jonathan Henderson, MD, president of LUGPA. "We often have patients we've

known for decades, which establishes a relationship of trust. We discuss health decisions with patients based on what is in their best interests. We have no obligations to a hospital system. When needed, we can freely refer patients to other physicians who we expect to take the best care of our patients based on their individual needs."

According to the survey, 65% of Americans trust independent physicians and associate them with more individualized and patient-focused care compared to physicians employed by hospitals. Physician-owned practices also provide a greater level of personalization

and responsiveness, have fewer preventable hospital admissions and have lower readmission rates than larger, hospital-owned practices.

### 3. Ask if telehealth options are available

Patients should ensure they receive the highest quality care possible and at the location of their choice. Telehealth or telemedicine is typically done online through a computer or cell phone, allowing patients to receive care from a health care provider without an in-person office visit. Telehealth options can help increase access to care by enabling patients to choose where they receive it.

During the COVID-19

pandemic, many physicians began to expand access to care using telehealth. Congress made this increased use of telehealth possible and now has the opportunity to make permanent telehealth reforms, so every health care provider in America is permitted to deliver safe, high-quality care using telehealth technology.

Americans can let their elected representatives know they back policies that give them the tools they need to choose the best health care for them. To learn more about policies that increase options and price transparency for health care, visit [lugpa.org/BetterCareNow](http://lugpa.org/BetterCareNow).

## ➤ HEEL From Page A1

issues in the foot, those with overly flat feet or high-arched feet are more prone to developing plantar fasciitis. Lifestyle factors can also play a role. Wearing non-supportive footwear on hard, flat surfaces puts abnormal strain on the plantar fascia. This is particularly evident when one's job requires long hours on the feet. Obesity and overuse may also contribute to plantar fasciitis.

### How is it Treated?

"We typically treat plantar fasciitis conservatively, at first," said Michael J. Cornelison, DPM, FACFAS, a foot and ankle surgeon and president of the American College of Foot and Ankle Surgeons. "This can include a combination of remedies, including rest, exercises that stretch the calf muscles,

orthotics, icing the heel, over-the-counter medications like ibuprofen, supportive footwear and physical therapy."

Most patients respond well to conservative treatments. However, depending on the severity of the plantar fasciitis, additional therapies may be required, including:

- **Injection Therapy:** Growth factor injections and platelet rich plasma injections are used to boost the body's healing response and help repair injured tissue.

- **Shockwave Therapy:** This in-office treatment uses sound waves delivered over the skin to slightly damage the tissue and stimulate the body's natural repair process. This helps the plantar fasciitis heal and relieves pain symptoms without making an incision. Patients can expect

to be up and moving immediately after treatment, but it may take three to six months to see results.

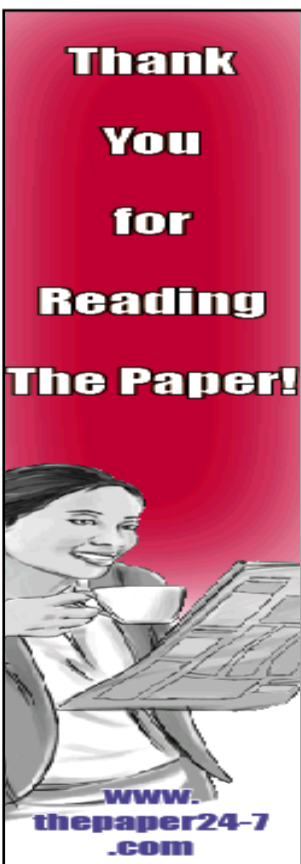
- **Ultrasonic Treatment:** In this newer procedure, a small incision is made into the heel of the foot and a probe directs ultrasonic energy at the fascia to break down bad tissue and help the healing process. A diagnostic ultrasound tool is used to create an image of the inside of the foot and guide the probe. Patients may need to wear a boot immediately after the procedure for up to two weeks and they can expect to see improvements anywhere from three to six months after the procedure.

- **Surgery:** Also called a plantar fasciotomy, this minimally invasive, minimally traumatic surgical treatment involves

making a small incision through the heel into the damaged tendon to try to lengthen it and relieve tension. Patients tend to recover in six to 10 weeks, but it may take up to three months to resume exercise and more vigorous activities.

No matter what kind of treatment a patient undergoes, the underlying causes that led to the condition may remain. Preventive measures, such as wearing supportive shoes, stretching and using custom orthotic devices, are the mainstay of long-term treatment for plantar fasciitis.

For more heel pain information and to find a foot and ankle surgeon near you, visit [FootHealthFacts.org](http://FootHealthFacts.org), the patient education website for the American College of Foot and Ankle Surgeons.

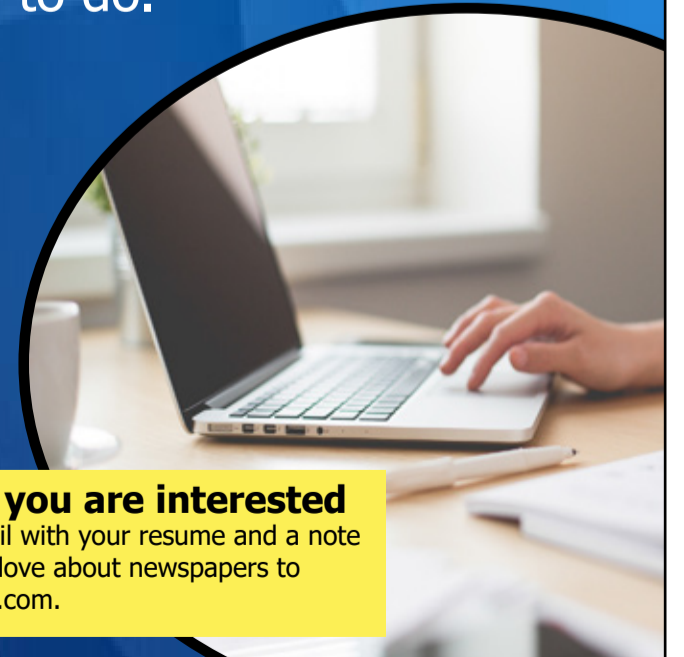


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